

1. A method of securely transferring data having a corresponding equivalent monetary value in a communications system including a first device having a first set of data encoded thereon, a second device having a second set of data thereon, and a third device having a third set of data encoded thereon, the method comprising the steps of:

2 sending a request to perform a transaction from the first device to the second device;

6 retrieving the first set of data from the first device;

8 transmitting the first set of data from the first device to the third device;

10 comparing the first set of data to the third set of data for verification purposes;

12 transmitting the data from the second device to the third device; and

transmitting an instruction from the third device to the second device whereby the second device completes the transaction request according to a predetermined process.

2. A method as recited in claim 1, wherein the first device is a medium capable of storing data for retrieval by a disk drive.

3. A method as recited in claim 2 whereby the communications link is the Internet network.

4. A system for conducting secure transactions over a network, comprising:

2 a secure device controlled by a consumer, wherein said secure device comprises data read and transmitted over the network by a computer device;

4 a second device having a transaction data set, wherein the second device receives
the data from the secure device and forwards the data and a portion of the transaction data
6 over the network;
an authentication device, wherein said authentication device verifies the data
8 originating from the secure device and the portion of the transaction data set originating
from the second device, and forwards via the network an authorization message to the
10 second device for completion of the secure payment transaction.

5. The system of claim 4, wherein the data is encrypted.

6. The system of claim 4, wherein the transaction data set is encrypted.

7. The system of claim 4, wherein the authorization message is encrypted.

8. The system of claim 4, wherein the secure device comprises a self-contained, portable unit.

9. A device according to claim 1, further comprising dimensions
2 approximately the size of a credit card.

10. A device for conducting secure online payment transactions, the device
2 comprising:

a medium for use with a standard disk drive; and

4 data representing predetermined information.

~~11.~~

A device according to claim 10, wherein the medium further comprises

2 magnetic material readable by a standard 3.5-inch floppy diskette drive.

~~12.~~

A device according to claim 10, wherein the medium further comprises

2 optical characteristics readable by a standard CD-ROM device drive.

~~13.~~

A device according to claim 10, further comprising a material whereon data may be written by a standard computer write device.

~~14.~~

A device according to claim 10, wherein the data further comprises a series of tokens representing a monetary value.

~~15.~~

A device for conducting secure online payment transactions, the device comprising:

~~16.~~

a medium having write-enable qualities whereby a standard device drive can write

4 data to the medium; and

a data code hidden on the medium.

~~17.~~

A device according to claim 10, further comprising:

2 a body; and
at least one wing movably attached to the body whereby said wing can be moved
4 to decrease the overall surface area of the device.

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~~17~~ 18 A device according to claim 16, further comprising:
2 a body; and
at least one wing movably attached to the body whereby said wing can be moved
4 to decrease the overall surface area of the device.

*add
A2*